

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE  
SOUTHERN DIVISION**

**IN RE:  
KAREN SUE PHILLIPS**

**Case No.: 15-11370 NWW  
Chapter 13**

**NOTICE OF FINAL CURE PAYMENT**

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According to Fed. Bankr. Rule 3002.1(f), the Trustee gives notice that the amount required to cure the prepetition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**Part 1: MORTGAGE INFORMATION**

Creditor Name: **PLANET HOME LENDING LLC**

Court Claim Number: **006** UCI: N/A

Last Four of Account Id Number: 1909

Property Address, if available: 5116 MIMOSA CIRCLE

**Part 2: CURE AMOUNT**

a. Allowed prepetition arrearage:	\$694.59
b. Prepetition arrearage paid by the Trustee:	\$694.59
c. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c):	\$1,150.00
d. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c) paid by the Trustee:	\$1,150.00
Total Disbursements by Trustee:	\$53,018.95

**Part 3: POST PETITION MORTGAGE PAYMENT**

Mortgage is paid thru the Trustee conduit.

Current Monthly Mortgage Payment: \$787.58

Next post-petition payment due: May 2021

**To the extent that the Debtor is not current as of the date of this notice, the creditor should file a response indicating same.**

**YOUR RESPONSE IS REQUIRED BY F.R.B.P Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions. To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this notice sent to debtor(s) and creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: 5/17/21

Respectfully Submitted:

s/ Kara L. West, Trustee  
Kara L. West (TN No. 25744)  
Standing Chapter 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401  
(423) 265-2261

**CERTIFICATE OF SERVICE**

I hereby certify that on May 17, 2021 a copy of the Notice of Final Cure was served on those listed below as indicated:

**Via electronic noticing:**

ERON H EPSTEIN ESQUIRE - ECF  
US Trustee – ECF  
Bankruptcy Court – ECF  
WILSON & ASSOCIATES PLLC – ECF

**Via U.S. First Class mail, postage prepaid, to the following entities at the address listed:**

Debtor: KAREN SUE PHILLIPS, 5116 MIMOSA CIRCLE, , CHATTANOOGA, TN 37416  
Creditor: PLANET HOME LENDING LLC, 321 RESEARCH PKWY STE 303, , MERIDEN, CT 06450-8342  
Creditor Noticing Address:

s/ Kara L. West w/permission by DRJ (35)  
Chapter 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401-0511  
(423) 265-2261

Case: 15-11370 KAREN SUE PHILLIPS

PLANET HOME LENDING LLC  
321 RESEARCH PKWY STE 303

MERIDEN, CT 06450-8341

Acct No: 1909/5116 MIMOSA CIR

MAIN: 5116 MIMOSA CIRCLE

Sequence: 24

Modify:

Filed Date: 7/22/2015 12:00:00AM

Hold Code:

Amt Sched: \$73,282.00	Debt: \$51,174.36	Interest Paid: \$0.00
Amt Due: \$787.58	Paid: \$51,174.36	Accrued Int: \$0.00
		Balance Due: \$0.00

name	Type	Date	Check #	Principal	Interest	Total	Reconciled
<b>0060 PLANET HOME LENDING LLC</b>							
PLANET HOME LENDING LLC		04/30/2021	2112253	\$787.58	\$0.00	\$787.58	
PLANET HOME LENDING LLC		03/31/2021	2108401	\$787.58	\$0.00	\$787.58	04/28/2021
PLANET HOME LENDING LLC		02/28/2021	2101406	\$1,012.80	\$0.00	\$1,012.80	03/18/2021
PLANET HOME LENDING LLC		01/31/2021	2097708	\$562.36	\$0.00	\$562.36	02/19/2021
PLANET HOME LENDING LLC		12/31/2020	2093983	\$787.58	\$0.00	\$787.58	01/21/2021
PLANET HOME LENDING LLC		11/30/2020	2090174	\$787.58	\$0.00	\$787.58	12/29/2020
PLANET HOME LENDING LLC		10/31/2020	2086382	\$787.58	\$0.00	\$787.58	11/20/2020
PLANET HOME LENDING LLC		09/30/2020	2082567	\$787.58	\$0.00	\$787.58	10/26/2020
PLANET HOME LENDING LLC		08/31/2020	2078601	\$787.58	\$0.00	\$787.58	09/22/2020
PLANET HOME LENDING LLC		07/31/2020	2074619	\$787.58	\$0.00	\$787.58	08/21/2020
PLANET HOME LENDING LLC		06/30/2020	2070618	\$705.89	\$0.00	\$705.89	07/24/2020
PLANET HOME LENDING LLC		05/31/2020	2066566	\$705.89	\$0.00	\$705.89	06/23/2020
PLANET HOME LENDING LLC		04/30/2020	2062577	\$705.89	\$0.00	\$705.89	05/20/2020
HOME POINT FINANCIAL CORPORA	V	04/14/2020	2058420	(\$705.89)	\$0.00	(\$705.89)	04/14/2020
PLANET HOME LENDING LLC	M	04/14/2020	2059713	\$705.89	\$0.00	\$705.89	04/21/2020
HOME POINT FINANCIAL CORPORA		03/31/2020	2058420	\$705.89	\$0.00	\$705.89	04/14/2020
HOME POINT FINANCIAL CORPORA		02/29/2020	2054293	\$705.89	\$0.00	\$705.89	03/26/2020
HOME POINT FINANCIAL CORPORA		01/31/2020	2050297	\$705.89	\$0.00	\$705.89	02/27/2020
HOME POINT FINANCIAL CORPORA		12/31/2019	2046268	\$705.89	\$0.00	\$705.89	01/29/2020
HOME POINT FINANCIAL CORPORA		11/30/2019	2042247	\$836.28	\$0.00	\$836.28	12/30/2019
HOME POINT FINANCIAL CORPORA		10/31/2019	2038340	\$854.26	\$0.00	\$854.26	12/03/2019
HOME POINT FINANCIAL CORPORA		09/30/2019	2034243	\$427.13	\$0.00	\$427.13	11/05/2019
HOME POINT FINANCIAL CORPORA		08/31/2019	2030207	\$984.65	\$0.00	\$984.65	10/01/2019
HOME POINT FINANCIAL CORPORA		07/31/2019	2026019	\$427.13	\$0.00	\$427.13	08/26/2019
HOME POINT FINANCIAL CORPORA	M	07/12/2019	2023040	\$705.89	\$0.00	\$705.89	07/26/2019
HOME POINT FINANCIAL CORPORA	V	07/12/2019	2021844	(\$705.89)	\$0.00	(\$705.89)	07/12/2019
HOME POINT FINANCIAL CORPORA		06/30/2019	2021844	\$705.89	\$0.00	\$705.89	07/12/2019
HOME POINT FINANCIAL CORPORA		05/31/2019	2017647	\$984.65	\$0.00	\$984.65	06/28/2019
HOME POINT FINANCIAL CORPORA		04/30/2019	2013264	\$427.13	\$0.00	\$427.13	05/29/2019
HOME POINT FINANCIAL CORPORA		03/31/2019	2008857	\$705.89	\$0.00	\$705.89	04/26/2019
HOME POINT FINANCIAL CORPORA		02/28/2019	2004707	\$705.89	\$0.00	\$705.89	04/18/2019

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<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 4 of 4</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u> <u>Reconciled</u>
HOME POINT FINANCIAL CORPORA		01/31/2019		2000574	\$993.54	\$0.00	\$993.54 02/27/2019
HOME POINT FINANCIAL CORPORA		12/31/2018		1996510	\$418.24	\$0.00	\$418.24 01/28/2019
HOME POINT FINANCIAL CORPORA		11/30/2018		1992457	\$732.86	\$0.00	\$732.86 12/27/2018
HOME POINT FINANCIAL CORPORA		10/31/2018		1988428	\$837.93	\$0.00	\$837.93 11/29/2018
HOME POINT FINANCIAL CORPORA		09/30/2018		1979994	\$834.53	\$0.00	\$834.53 11/19/2018
HOME POINT FINANCIAL CORPORA		08/31/2018		1975839	\$418.24	\$0.00	\$418.24 09/26/2018
HOME POINT FINANCIAL CORPORA		07/31/2018		1971481	\$684.01	\$0.00	\$684.01 08/27/2018
HOME POINT FINANCIAL CORPORA		06/30/2018		1967161	\$684.01	\$0.00	\$684.01 07/31/2018
HOME POINT FINANCIAL CORPORA	V	05/14/2018		1958319	(\$664.03)	\$0.00	(\$664.03) 05/14/2018
HOME POINT FINANCIAL CORPORA	M	05/14/2018		1959629	\$664.03	\$0.00	\$664.03 05/25/2018
HOME POINT FINANCIAL CORPORA		04/30/2018		1958319	\$664.03	\$0.00	\$664.03 05/14/2018
HOME POINT FINANCIAL CORPORA		03/31/2018		1953667	\$684.01	\$0.00	\$684.01 05/09/2018
HOME POINT FINANCIAL CORPORA		02/28/2018		1948947	\$684.01	\$0.00	\$684.01 04/04/2018
HOME POINT FINANCIAL CORPORA		01/31/2018		1944521	\$684.01	\$0.00	\$684.01 03/16/2018
HOME POINT FINANCIAL CORPORA		12/31/2017		1939888	\$684.01	\$0.00	\$684.01 02/07/2018
HOME POINT FINANCIAL CORPORA		11/30/2017		1935391	\$684.01	\$0.00	\$684.01 01/02/2018
HOME POINT FINANCIAL CORPORA		10/31/2017		1930821	\$684.01	\$0.00	\$684.01 12/08/2017
HOME POINT FINANCIAL CORPORA		09/30/2017		1926199	\$684.01	\$0.00	\$684.01 11/03/2017
HOME POINT FINANCIAL CORPORA		08/31/2017		1921507	\$684.01	\$0.00	\$684.01 09/27/2017
HOME POINT FINANCIAL CORPORA		07/31/2017		1916819	\$1,368.02	\$0.00	\$1,368.02 08/24/2017
STONEGATE MORTGAGE CORPORA	V	07/13/2017		1913059	(\$684.01)	\$0.00	(\$684.01) 07/13/2017
STONEGATE MORTGAGE CORPORA		06/30/2017		1913059	\$684.01	\$0.00	\$684.01 07/13/2017
STONEGATE MORTGAGE CORPORA		05/31/2017		1908314	\$713.39	\$0.00	\$713.39 06/26/2017
STONEGATE MORTGAGE CORPORA		04/30/2017		1903355	\$703.99	\$0.00	\$703.99 05/26/2017
STONEGATE MORTGAGE CORPORA		03/31/2017		1898593	\$703.99	\$0.00	\$703.99 04/20/2017
STONEGATE MORTGAGE CORPORA		02/28/2017		1893597	\$703.99	\$0.00	\$703.99 03/23/2017
STONEGATE MORTGAGE CORPORA	V	02/14/2017		1888977	(\$703.99)	\$0.00	(\$703.99) 02/14/2017
STONEGATE MORTGAGE CORPORA	M	02/14/2017		1889357	\$703.99	\$0.00	\$703.99 02/27/2017
STONEGATE MORTGAGE CORPORA		01/31/2017		1888977	\$703.99	\$0.00	\$703.99 02/14/2017
STONEGATE MORTGAGE CORPORA		12/31/2016		1884229	\$703.99	\$0.00	\$703.99 01/26/2017
STONEGATE MORTGAGE CORPORA		11/30/2016		1879596	\$703.99	\$0.00	\$703.99 12/29/2016
STONEGATE MORTGAGE CORPORA		10/31/2016		1874864	\$703.99	\$0.00	\$703.99 11/25/2016
STONEGATE MORTGAGE CORPORA		09/30/2016		1870013	\$703.99	\$0.00	\$703.99 10/25/2016
STONEGATE MORTGAGE CORPORA		08/31/2016		1865191	\$849.77	\$0.00	\$849.77 09/23/2016
STONEGATE MORTGAGE CORPORA		07/31/2016		1860212	\$846.36	\$0.00	\$846.36 08/24/2016
STONEGATE MORTGAGE CORPORA		06/30/2016		1855378	\$846.36	\$0.00	\$846.36 07/22/2016
STONEGATE MORTGAGE CORPORA	V	06/14/2016		1850409	(\$833.75)	\$0.00	(\$833.75) 06/14/2016
STONEGATE MORTGAGE CORPORA	M	06/14/2016		1850823	\$833.75	\$0.00	\$833.75 06/24/2016
STONEGATE MORTGAGE CORPORA		05/31/2016		1850409	\$833.75	\$0.00	\$833.75 06/14/2016
STONEGATE MORTGAGE CORPORA		04/30/2016		1845302	\$828.90	\$0.00	\$828.90 05/25/2016
STONEGATE MORTGAGE CORPORA		03/31/2016		1840236	\$694.59	\$0.00	\$694.59 04/21/2016
STONEGATE MORTGAGE CORPORA		02/29/2016		1834863	\$1,087.49	\$0.00	\$1,087.49 03/24/2016
STONEGATE MORTGAGE CORPORA		01/31/2016		1829797	\$821.73	\$0.00	\$821.73 02/26/2016

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<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 5 of 5</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u> <u>Reconciled</u>
STONEGATE MORTGAGE CORPORA		12/31/2015		1824949	\$821.73	\$0.00	\$821.73 01/28/2016
STONEGATE MORTGAGE CORPORA		11/30/2015		1820008	\$821.73	\$0.00	\$821.73 12/23/2015
STONEGATE MORTGAGE CORPORA		10/31/2015		1815011	\$821.73	\$0.00	\$821.73 11/25/2015
STONEGATE MORTGAGE CORPORA		09/30/2015		1810093	\$749.01	\$0.00	\$749.01 11/23/2015
STONEGATE MORTGAGE CORPORA		08/31/2015		1804967	\$487.98	\$0.00	\$487.98 09/24/2015
STONEGATE MORTGAGE CORPORA		07/31/2015		1799909	\$1,334.50	\$0.00	\$1,334.50 08/25/2015
Sub-totals: \$51,174.36					\$0.00	\$51,174.36	

# 0061 HOME POINT FINANCIAL CORPORATION

HOME POINT FINANCIAL CORPORA		02/28/2019		2004707	\$4.59	\$0.00	\$4.59 04/18/2019
HOME POINT FINANCIAL CORPORA		01/31/2019		2000574	\$30.00	\$0.00	\$30.00 02/27/2019
HOME POINT FINANCIAL CORPORA		11/30/2018		1992457	\$15.05	\$0.00	\$15.05 12/27/2018
HOME POINT FINANCIAL CORPORA		10/31/2018		1988428	\$16.33	\$0.00	\$16.33 11/29/2018
HOME POINT FINANCIAL CORPORA		09/30/2018		1979994	\$28.62	\$0.00	\$28.62 11/19/2018
HOME POINT FINANCIAL CORPORA		07/31/2018		1971481	\$15.00	\$0.00	\$15.00 08/27/2018
HOME POINT FINANCIAL CORPORA		06/30/2018		1967161	\$15.00	\$0.00	\$15.00 07/31/2018
HOME POINT FINANCIAL CORPORA		05/31/2018		1962832	\$15.00	\$0.00	\$15.00 07/02/2018
HOME POINT FINANCIAL CORPORA M		05/14/2018		1959629	\$15.00	\$0.00	\$15.00 05/25/2018
HOME POINT FINANCIAL CORPORA V		05/14/2018		1958319	(\$15.00)	\$0.00	(\$15.00) 05/14/2018
HOME POINT FINANCIAL CORPORA		04/30/2018		1958319	\$15.00	\$0.00	\$15.00 05/14/2018
HOME POINT FINANCIAL CORPORA		03/31/2018		1953667	\$15.00	\$0.00	\$15.00 05/09/2018
HOME POINT FINANCIAL CORPORA		02/28/2018		1948947	\$15.00	\$0.00	\$15.00 04/04/2018
HOME POINT FINANCIAL CORPORA		01/31/2018		1944521	\$15.00	\$0.00	\$15.00 03/16/2018
HOME POINT FINANCIAL CORPORA		12/31/2017		1939888	\$15.00	\$0.00	\$15.00 02/07/2018
HOME POINT FINANCIAL CORPORA		11/30/2017		1935391	\$15.00	\$0.00	\$15.00 01/02/2018
HOME POINT FINANCIAL CORPORA		10/31/2017		1930821	\$15.00	\$0.00	\$15.00 12/08/2017
HOME POINT FINANCIAL CORPORA		09/30/2017		1926199	\$15.00	\$0.00	\$15.00 11/03/2017
HOME POINT FINANCIAL CORPORA		08/31/2017		1921507	\$15.00	\$0.00	\$15.00 09/27/2017
HOME POINT FINANCIAL CORPORA		07/31/2017		1916819	\$30.00	\$0.00	\$30.00 08/24/2017
STONEGATE MORTGAGE CORPORA V		07/13/2017		1913059	(\$15.00)	\$0.00	(\$15.00) 07/13/2017
STONEGATE MORTGAGE CORPORA		06/30/2017		1913059	\$15.00	\$0.00	\$15.00 07/13/2017
STONEGATE MORTGAGE CORPORA		05/31/2017		1908314	\$15.00	\$0.00	\$15.00 06/26/2017
STONEGATE MORTGAGE CORPORA		04/30/2017		1903355	\$15.00	\$0.00	\$15.00 05/26/2017
STONEGATE MORTGAGE CORPORA		03/31/2017		1898593	\$15.00	\$0.00	\$15.00 04/20/2017
STONEGATE MORTGAGE CORPORA		02/28/2017		1893597	\$15.00	\$0.00	\$15.00 03/23/2017
STONEGATE MORTGAGE CORPORA V		02/14/2017		1888977	(\$15.00)	\$0.00	(\$15.00) 02/14/2017
STONEGATE MORTGAGE CORPORA M		02/14/2017		1889357	\$15.00	\$0.00	\$15.00 02/27/2017
STONEGATE MORTGAGE CORPORA		01/31/2017		1888977	\$15.00	\$0.00	\$15.00 02/14/2017
STONEGATE MORTGAGE CORPORA		12/31/2016		1884229	\$15.00	\$0.00	\$15.00 01/26/2017
STONEGATE MORTGAGE CORPORA		11/30/2016		1879596	\$15.00	\$0.00	\$15.00 12/29/2016
STONEGATE MORTGAGE CORPORA		10/31/2016		1874864	\$15.00	\$0.00	\$15.00 11/25/2016
STONEGATE MORTGAGE CORPORA		09/30/2016		1870013	\$15.00	\$0.00	\$15.00 10/25/2016
STONEGATE MORTGAGE CORPORA		08/31/2016		1865191	\$15.00	\$0.00	\$15.00 09/23/2016

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 6 of 7</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
STONEGATE MORTGAGE CORPORA		07/31/2016		1860212	\$15.00	\$0.00	\$15.00	08/24/2016
STONEGATE MORTGAGE CORPORA		06/30/2016		1855378	\$15.00	\$0.00	\$15.00	07/22/2016
STONEGATE MORTGAGE CORPORA	V	06/14/2016		1850409	(\$15.00)	\$0.00	(\$15.00)	06/14/2016
STONEGATE MORTGAGE CORPORA	M	06/14/2016		1850823	\$15.00	\$0.00	\$15.00	06/24/2016
STONEGATE MORTGAGE CORPORA		05/31/2016		1850409	\$15.00	\$0.00	\$15.00	06/14/2016
STONEGATE MORTGAGE CORPORA		04/30/2016		1845302	\$15.00	\$0.00	\$15.00	05/25/2016
STONEGATE MORTGAGE CORPORA		03/31/2016		1840236	\$15.00	\$0.00	\$15.00	04/21/2016
STONEGATE MORTGAGE CORPORA		02/29/2016		1834863	\$37.17	\$0.00	\$37.17	03/24/2016
STONEGATE MORTGAGE CORPORA		01/31/2016		1829797	\$22.17	\$0.00	\$22.17	02/26/2016
STONEGATE MORTGAGE CORPORA		12/31/2015		1824949	\$22.17	\$0.00	\$22.17	01/28/2016
STONEGATE MORTGAGE CORPORA		11/30/2015		1820008	\$22.17	\$0.00	\$22.17	12/23/2015
STONEGATE MORTGAGE CORPORA		10/31/2015		1815011	\$22.17	\$0.00	\$22.17	11/25/2015
STONEGATE MORTGAGE CORPORA		09/30/2015		1810093	\$18.07	\$0.00	\$18.07	11/23/2015
STONEGATE MORTGAGE CORPORA		08/31/2015		1804967	\$21.08	\$0.00	\$21.08	09/24/2015
Sub-totals:					\$694.59	\$0.00	\$694.59	
Grand Total:					\$51,868.95	\$0.00		

Case: 15-11370 KAREN SUE PHILLIPS

STONEGATE MORTGAGE CORPORATION  
 4849 GREENVILLE AVE STE 80

DALLAS, TX 75206-4130

Acct No: 1909/POST PETITION FEE CL

OBJ TO CONF & POC/PLN RVW

Sequence: 25

Modify:

Filed Date: 12/22/2015 12:00:00AM

Hold Code:

Amt Sched:	\$0.00	Debt:	\$1,150.00	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1,150.00	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
<b>3060 STONEGATE MORTGAGE CORPORATION</b>							
STONEGATE MORTGAGE CORPORA		12/31/2016	1884229	\$27.24	\$0.00	\$27.24	01/26/2017
STONEGATE MORTGAGE CORPORA		11/30/2016	1879596	\$138.81	\$0.00	\$138.81	12/29/2016
STONEGATE MORTGAGE CORPORA		10/31/2016	1874864	\$138.81	\$0.00	\$138.81	11/25/2016
STONEGATE MORTGAGE CORPORA		09/30/2016	1870013	\$142.37	\$0.00	\$142.37	10/25/2016
STONEGATE MORTGAGE CORPORA		08/31/2016	1865191	\$427.27	\$0.00	\$427.27	09/23/2016
STONEGATE MORTGAGE CORPORA		03/31/2016	1840236	\$134.31	\$0.00	\$134.31	04/21/2016
STONEGATE MORTGAGE CORPORA		02/29/2016	1834863	\$141.19	\$0.00	\$141.19	03/24/2016
Sub-totals:				\$1,150.00	\$0.00	\$1,150.00	
Grand Total:				\$1,150.00	\$0.00		